

Please Stand By

You will hear silence until the
presentation begins

The HIV/STD/TB/Hepatitis Program in collaboration with Dakotas AIDS Education and Training Center (DAETC) conducts Lunch and Learn Webinars for health care professionals in North and South Dakota.

Each month a new topic will be held from 12:00 p.m. to 1:00 p.m. CST on the **fourth Wednesday of the month.**

Next L&L : December 20, 2017

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You can take the post-test up to two weeks after the presentation. Post-test, along with the slides and the recording of this presentation can be found at:

<https://www.ndhealth.gov/hiv/Provider/>

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Getting the Dakotas Covered

Navigating the Health Insurance Marketplace 2018



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Why go to the Health Insurance Marketplace?

The Marketplace is the only place to go for ...

Advance Premium Tax Credits (Subsidies) that will make monthly insurance premium more affordable.

Cost Sharing Reductions that decrease the cost of deductibles, copays, and other out of pocket expenses.

Special provisions for Tribal Members such as zero-cost-sharing plans, no open enrollment restrictions, and exemptions for non-coverage.

Individualized, no-cost assistance from **Navigators** and **Certified Application Counselors** who are experts in Marketplace functions.

But, wait!

Aren't there big changes in the Marketplace for 2018?

- Open Enrollment will now be only 6 weeks long – November 1st through December 15th.
- People may not realize that their window of opportunity is shorter, because the national advertising budget has been reduced by 90%. We need to get the word out to consumers in other ways.
- In-person assisters are still available, but there will be fewer of them.
- There may be shut-downs at the Marketplace due to technical maintenance.
- There is much confusion among consumers about whether or not tax credits are still available, and if there is still an Individual Mandate to have health insurance. Both are still here.

What do people need to know
about the Health Insurance
Marketplace for 2018?

Plan Levels of Coverage

Level of Coverage	Plan Pays On Average	Enrollees Pay on Average (In addition to the monthly premium)
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

- In South Dakota, Marketplace plans are currently offered by Avera & Sanford
- In North Dakota, plans are offered by BC/BS and Sanford
- Plans with more generous cost-sharing tend to have higher monthly premiums.
- Silver level plans are used for calculating the reductions in cost sharing and premium tax credits for eligible individuals.
- With the recent pull-back of CSR payments to issuers, the cost of some plans has risen considerably. In some cases, a bronze plan may be a better fit than a silver plan.

Essential Health Benefits Included in All Plans

Qualified Health Plans cover Essential Health Benefits which include at least these 10 categories

Ambulatory patient services	Prescription drugs
Emergency services	Rehabilitative and habilitative services and devices
Hospitalization	Laboratory services
Maternity and Newborn Care	Preventive and wellness services and chronic disease management
Mental health and substance use disorder services, including behavioral health treatment	Pediatric services, including oral and vision care (pediatric oral services may be provided by stand-alone plan)

Who is Eligible to Enroll in the Health Insurance Marketplace?

Marketplace eligibility requires that a consumer...

- Live in its service area, and..
- Be a U.S. citizen or national or...
- Be a non-citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought
- Must file Federal Income Tax return (jointly if married, with one exception)
- Not be incarcerated
 - can apply for Marketplace if pending disposition of charge
 - can apply for Medicaid or CHIP at any time

What is Counted as Income?

Include These Sources...

- Income from a job...salary, wages, tips
- Retirement income (including pensions)
- Rental or royalty income
- Net income from any self-employment
- Farming or fishing income (after deductions)
- Social Security benefits, including disability payments . *Supplemental Security Income (SSI) should not be counted.*
- Investment income (including capital gains)
- Alimony received
- Unemployment benefits
- Any other taxable income like prizes, awards, and gambling winnings

Don't Include...

- Child support payments received
- Supplemental Security Income (SSI)
- Gifts
- Veterans' disability payments
- Worker's Compensation
- Proceeds from loans such as student loans
- American Indian income from sources such as trust funds, tribal per-capita payments from natural resources, or sales of traditional/cultural Native American items.



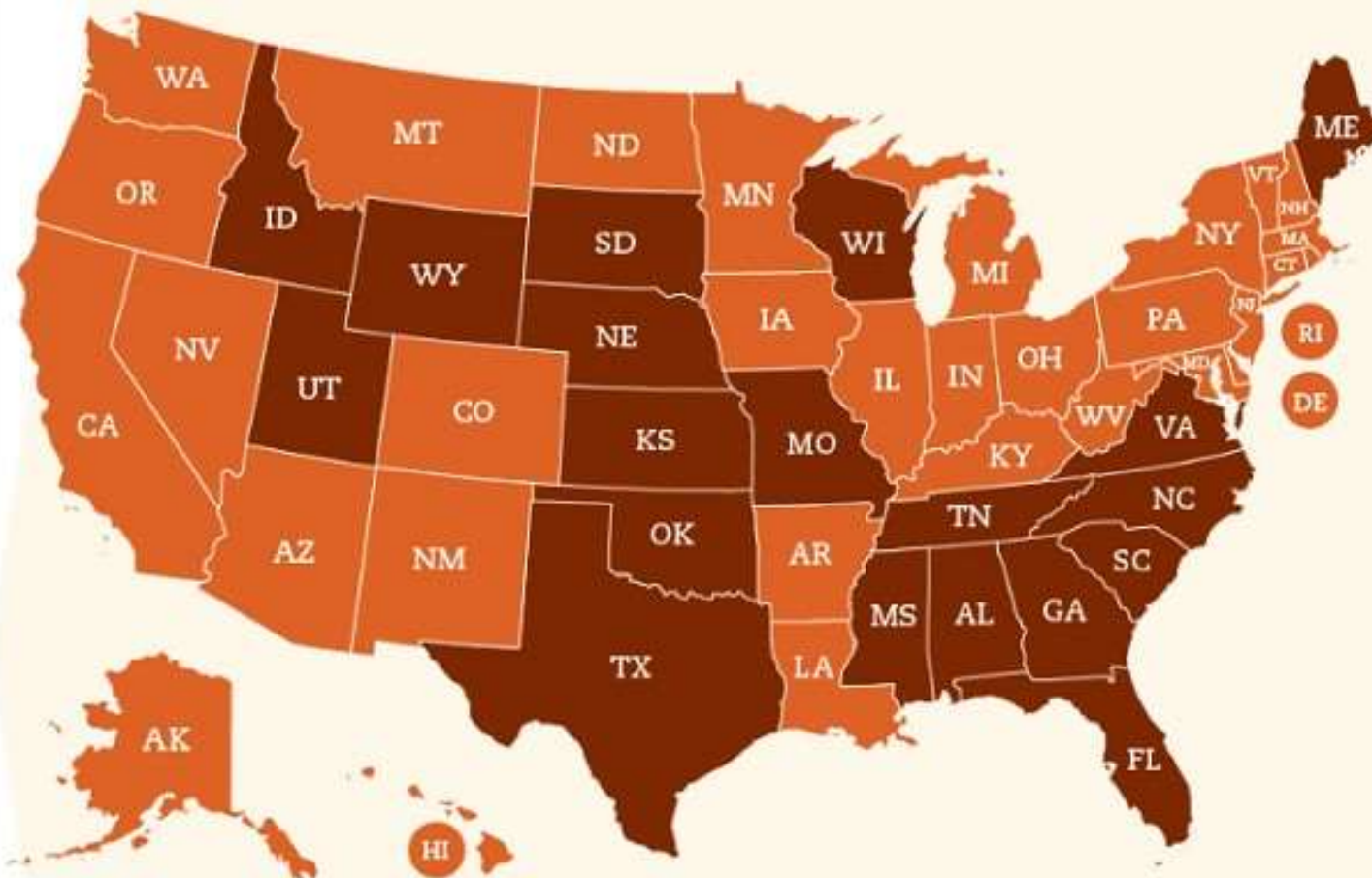


Incomes that Qualify for Lower Costs in 2018



FPL	People in Household	1	2	3	4	5	6	
	100% - 400%	You may qualify for <u>lower monthly premiums</u> on a Marketplace insurance plan if your annual household income is...	\$12,060 to \$48,240	\$16,240 to \$64,960	\$20,420 to \$81,680	\$24,600 to \$98,400	\$28,780 to \$115,120	\$32,960 to \$131,840
	100% - 250%	You may qualify for <u>lower premiums</u> AND <u>lower out-of-pocket costs</u> for Marketplace insurance if your annual household income is...	\$12,060 to \$30,150	\$16,240 to \$40,600	\$20,420 to \$51,050	\$24,600 to \$61,500	\$28,780 to \$71,950	\$32,960 to \$82,400
	100% - 300%	If you are a member of a federally-recognized Indian Tribe, you may qualify for a <u>Zero Cost Sharing Plan</u> if your household income is...	\$12,060 to \$36,180	\$16,240 to \$48,720	\$20,420 to \$61,260	\$24,600 to \$73,800	\$28,780 to \$86,340	\$32,960 to \$30,150
	Under 100%	South Dakota has not expanded Medicaid : You may not qualify for any Marketplace savings programs if your annual income is below...	\$12,060	\$16,240	\$20,420	\$24,600	\$28,780	\$32,960
	Under 138%	North Dakota expanded Medicaid : You may qualify for Medicaid coverage if your yearly income is below...	\$16,643	\$22,412	\$28,180	\$33,948	\$39,717	\$45,485

The column on the left tells you if you may qualify for premium tax credits, lower out-of-pocket costs, or low-cost health care through Medicaid based on your household size and income. If you do not qualify for any of these options, you may be able to get low-cost health care at a [Community Health Center](#) near you.



59% of Maine's voters recently voted to expand Medicaid. What will happen next???

**STATES
EXPANDING
MEDICAID
TO DATE**

32*

Number of states,
including the District of
Columbia, that are
expanding Medicaid

**STATES
NOT
CURRENTLY
EXPANDING
MEDICAID**

19

Number of states
that have not yet
expanded Medicaid

Rules that may impact consumers who want to utilize the Health Insurance Marketplace...



The “Family Glitch”

Affordable Plans and the 9.56% Standard

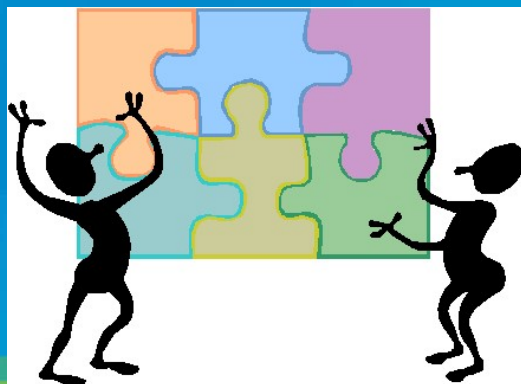
- A job-based health plan is considered “affordable” if the employee’s share of monthly premiums for the lowest-cost self-only coverage that meets the minimum value standard is less than 9.56% of their family’s income.
- The employee may pay more than 9.56% of his/her income on monthly premiums for spouse or family coverage, but “affordability” is determined only by the amount the *employee* pays for *self-only* coverage from the employer.

If job-based coverage is offered to an employee’s family members, and if the cost for the self-only coverage is considered “affordable”, the family will not receive Tax Credits or Cost Sharing Reductions from the Marketplace.

They can, however, enroll in a Marketplace Plan at full cost.

Lawfully Present Immigrants and Marketplace Savings

- Lawfully present immigrants can buy private health insurance on the Marketplace.
 - If annual income is 100% - 400% of the Federal Poverty Level, they may be eligible for premium tax credits and other savings on Marketplace plans.
- Special provisions for lawfully present immigrants with incomes below 100% FPL who are denied Medicaid solely due to immigration status.
 - May be eligible to receive tax credits and cost sharing reductions.
 - All other eligibility requirements must be met... including the requirement to file jointly if married.
 - This is true regardless of whether the state has expanded Medicaid.



Medicaid vs Pregnancy-Only Medicaid



- **Full Medicaid** = Full Coverage for all medical events.
- **Pregnancy-Only Medicaid** = Coverage for pregnancy, delivery and post-partum events only. Does not meet *Minimum Essential Coverage* (MEC) requirements.
- Women receiving **Pregnancy-Only Medicaid in South Dakota** may also have a Marketplace Plan with subsidies, if they qualify.

Consumers may enroll in a Qualified Health Plan within 60 days of a triggering life event

**(Documentation of event, and proof of prior coverage may be required!)*



Members of federally-recognized Indian tribes may enroll in a Marketplace plan at any time during the year...no Special Enrollment Period needed!

Special Enrollment Qualifying Events

(Outside of Open Enrollment)

*** Loss of minimum essential coverage**

(Employer based, Medicaid, COBRA, private plan, or lost coverage due to divorce or death)

*** Moving to South Dakota from another state or country**

*** Gaining or becoming a dependent**

(marriage, birth, adoption, or foster care)

*** Gaining or losing eligibility for premium tax credits or cost sharing reductions**

(change in income)

*** Gaining lawful presence in U.S.**

*** Release from Incarceration**

Penalties and Exemptions

In 2018, the penalty for non-coverage will be **\$695** per person, or **2.5%** of their household's Modified Adjusted Gross income...whichever is greater.

People who don't have health coverage for the following reasons may be exempt from penalties :

- Member of a recognized health care sharing ministry.
- Reasons of religious conscience.
- Member of a federally recognized Indian tribe.
- Incarceration
- Income below the tax filing threshold.
- Short coverage gap (less than 3 consecutive months during the year).
- Not lawfully present in the U.S.
- Lowest coverage option is unaffordable (more than 8.05% of household income).
- Hardship Exemption (several situations qualify for this exemption).



ZIP Code 57006

Household Members

You (Age 28)
Female

124% FPL

Income \$15,000

Health Insurance Marketplace Sample Plans

Subsidy amounts and plan prices are dependent upon age, income, county of residence, and tobacco use.

These are examples of a single consumer, with both a tribal member and a non-tribal member status. Pre-existing medical conditions do not impact the plan pricing.

Estimated savings overview

 **Person 1 (age 28)** may be eligible for a premium tax credit that lowers the monthly costs of health insurance.

Estimated premium tax credit

Based on the information you provided, it looks like your household qualifies for a premium tax credit of

\$442 per month

A **premium tax credit** is how much you can **save** on your premium each month. It's not the amount of your premium itself. When you view plans, the premiums will be reduced by this amount.

The amount above is an estimate. You'll know your exact premium tax credit when you complete an application.

**Tax credit subsidy
that lowers cost of
premium**

Extra savings -- only if you pick a Silver plan

It looks like you qualify for more savings. **In addition** to a tax credit that lowers your premium, you appear to qualify for **extra savings** on other costs, including deductibles, copayments, and coinsurance. This can save you hundreds or even thousands of dollars if you use a lot of care.

IMPORTANT: To get these extra savings, you **MUST** pick a plan in the Silver category.

**Qualifies for Cost
Sharing Reductions
that lower out of
pocket costs.**

BRONZE

Avera Health Plans · Avera 5500

Bronze PPO| Plan ID: 60536SD0020023

Estimated monthly premium

\$0.00

Was: \$360.71

Deductible

\$5,500

Individual Total

Out-of-pocket maximum

\$7,350

Individual Total

Copayments / Coinsurance

Emergency room care: 40% Coinsurance after deductible

Generic drugs: \$20 Copay with Deductible

Primary doctor: \$40 Copay with deductible/40% Coinsurance after deductible

Specialist doctor: 40% Coinsurance after deductible

SILVER

Extra savings

Sanford Health Plan · Sanford Simplicity \$4,750

Silver HMO| Plan ID: 31195SD0080013

Estimated monthly premium

\$8.66

Was: \$450.99

Deductible

\$200

Individual Total

Out-of-pocket maximum

\$1,000

Individual Total

Copayments / Coinsurance

Emergency room care: 10% Coinsurance after deductible

Generic drugs: \$3

Primary doctor: \$10

Specialist doctor: \$40

GOLD

Avera Health Plans · Avera 1500

Gold PPO| Plan ID: 60536SD0020007

Estimated monthly premium

\$108.32

Was: \$550.66

Deductible

\$1,500

Individual Total

Out-of-pocket maximum

\$3,500

Individual Total

Copayments / Coinsurance

Emergency room care: 30% Coinsurance after deductible

Generic drugs: \$25

Primary doctor: \$25

Specialist doctor: \$50

*60%/40% Coinsurance
after deductible is met.*

*90%/10% Coinsurance
after deductible is met.*

*70%/30% Coinsurance
after deductible is met.*

Non-Tribal Member Female - aged 28 - Adjusted Gross Income: \$15,000 in 2018

BRONZE

Avera Health Plans · Avera 5500

Bronze PPO| Plan ID: 60536SD0020023

Estimated monthly premium

\$0.00

Was: \$360.71

Deductible

\$0.00

Individual Total

Out-of-pocket maximum

\$0.00

Individual Total

Copayments / Coinsurance

\$0.00

0% coinsurance, copays, or
other out of pocket costs

SILVER

Extra savings

Sanford Health Plan · Sanford Simplicity \$4,750

Silver HMO| Plan ID: 31195SD0080013

Estimated monthly premium

\$8.66

Was: \$450.99

Deductible

\$0.00

Individual Total

Out-of-pocket maximum

\$0.00

Individual Total

Copayments / Coinsurance

\$0.00

0% coinsurance, copays, or
other out of pocket costs

GOLD

Avera Health Plans · Avera 1500

Gold PPO| Plan ID: 60536SD0020007

Estimated monthly premium

\$108.32

Was: \$550.66

Deductible

\$0.00

Individual Total

Out-of-pocket maximum

\$0.00

Individual Total

Copayments / Coinsurance

\$0.00

0% coinsurance, copays, or
other out of pocket costs

Tribal Member Female - aged 28 - Adjusted Gross Income: \$15,000 in 2018

We Can Help!

Navigators and Certified Application Counselors partner with those who have access to people in need of coverage.

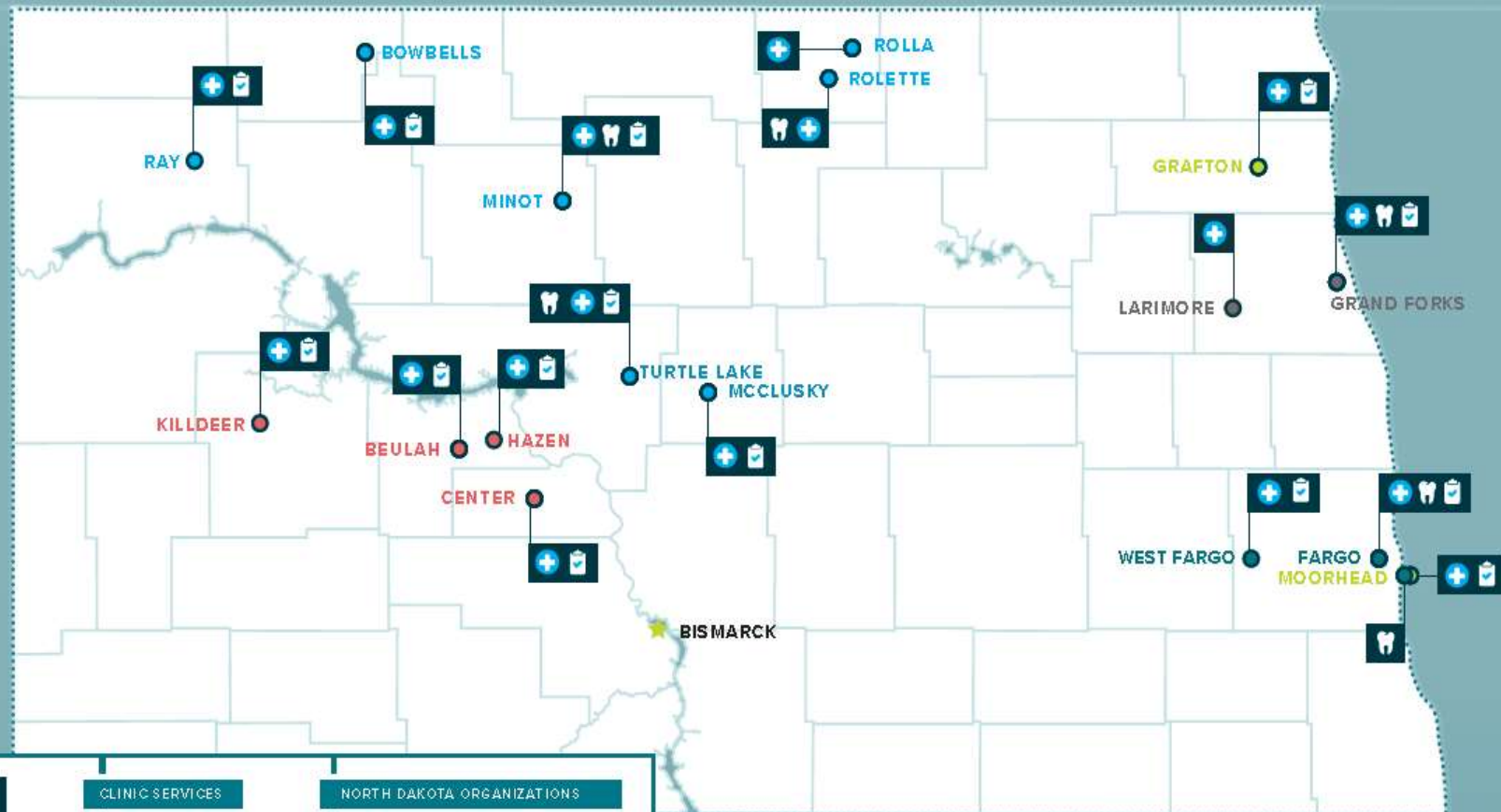


Assisters from Navigator Grantee Agencies and Health Centers are *experts* in Marketplace enrollment.

- Help consumers to understand their enrollment options.
- Provide unbiased enrollment assistance at no cost.
- Help with exemptions, appeals, & grievances.
- Provide *post-enrollment* assistance with health insurance literacy that includes provider networks/formularies/billing (Coverage to Care).

"Data has shown that people who received in-person assistance were 60 percent likelier to successfully enroll in coverage." Source: Kaiser Family Foundation Survey August 2015

North Dakota Assister Locations



KEY

LOCATIONS

- CLINIC
- CHAD OFFICE

CLINIC SERVICES

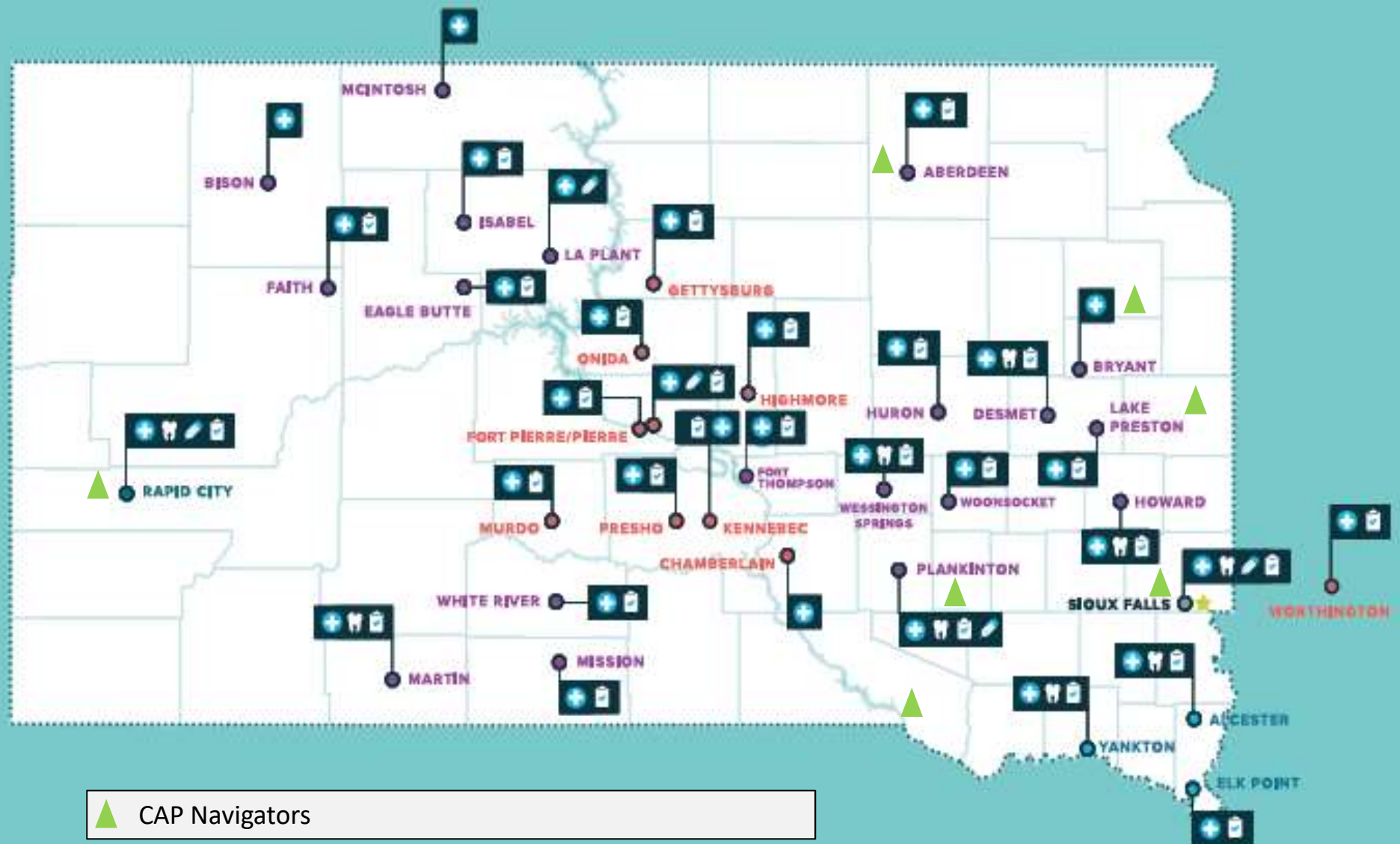
- Medical & Behavioral
- Dental Clinic
- School-based
- Other Services/Programs

NORTH DAKOTA ORGANIZATIONS

- Coal Country Community Health Center
- Family HealthCare Center
- Community Health Service Inc.
- Northland Community Health Center
- Valley Community Health Centers

State-wide Navigator Assistance Available:
Minot State University, NDCPD

South Dakota Assister Locations



Final Thoughts

➤ Open Enrollment for 2018 coverage will be **November 1, 2017 through December 15, 2017.**

➤ Financial help is often available to help pay for Marketplace coverage.

➤ Local in-person assistance is available at no cost.

Locate us at “**Find Local Help**” on www.healthcare.gov
www.getcoveredsouthdakota.org
www.getcoverednorthdakota.org

➤ Financial penalties may be incurred for non-coverage.